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# Federal Reserve Release

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*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 4*

*Week Ending January 22, 2000*

**Bank Holding Companies**

HSBC Holdings plc, London, United Kingdom -- commenter's request for reconsideration of the Board's approval of the application to acquire Republic New York Corporation, New York, New York.

- Denied, January 19, 2000

**International Operations**

Citibank, N.A., New York, New York -- to acquire, through its Edge corporation subsidiary Citibank Overseas Investment Corporation, New Castle, Delaware, The Diners Club Japan, Inc., Tokyo, Japan.

- Approved, January 18, 2000

**Regulations And Policies**

Financial Holding Companies -- interim amendments to Regulation Y to establish procedures for bank holding companies and foreign banks with U.S. offices to elect to become financial holding companies under the Gramm-Leach-Bliley Act.

- Approved, January 18, 2000

**Enforcement**

Professional Bank, Denver, Colorado -- order of assessment of a civil money penalty against Charles A. Drummond, a former officer, director, and institution-affiliated party.

- Announced, January 19, 2000

## H.2 Actions under delegated authority

January 16, 2000 to January 22, 2000

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Atlanta

Admiralty Bank, Palm Beach Gardens, Florida -- to establish a branch at 6765 North Wickham Road, Melbourne.

- Approved, January 19, 2000

#### Kansas City

Canadian State Bank, Yukon, Oklahoma -- to establish a branch at 307 S. Rock Island, El Reno.

- Approved, January 20, 2000 (AC)

#### Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 1456 Capital Circle Northwest.

- Approved, January 21, 2000

#### Atlanta

Columbia Bank, Tampa, Florida -- to establish a branch 153 Treasure Island Causeway, Treasure Island.

- Approved, January 21, 2000

#### Chicago

F&M Bank-Wisconsin, Pulaski, Wisconsin -- to establish a branch at 160 East Pulaski Street.

- Approved, January 20, 2000

#### San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 4637 Convoy Street, San Diego.

- Approved, January 19, 2000

#### Richmond

Prosperity Bank & Trust Company, Springfield, Virginia -- to establish a branch at 6050A Burke Commons Court, Burke.

- Approved, January 21, 2000

**Bank Holding Companies**

San Francisco

Belvedere Capital Partners LLC, San Francisco, California; California Community Financial Institutions Fund Limited Partnership; and California Community Bancshares, Inc. -- to acquire Signature Financial Group, Danville, California.  
- Withdrawn, January 19, 2000

Atlanta

Chestatee Bancshares, Inc., Dawsonville, Georgia -- to become a bank holding company through the acquisition of Chestatee State Bank.  
- Approved, January 19, 2000

Atlanta

Citizen's Community Bancorp, Inc., Marco Island, Florida -- to engage de novo in originating certain mortgage loans.  
- Approved, January 21, 2000

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- to acquire National Payment Systems, Inc., New York, New York.  
- Approved, January 22, 2000

Atlanta

Exchange Bancshares, Inc., Milledgeville, Georgia -- to acquire Exchange Insurance Agency, Inc., Gray, and thereby engage in insurance agency activities in a town with a population of less than 5,000.  
- Returned, January 13, 2000 (AC)

Atlanta

Gulf Coast Community Bancshares, Inc., Wewahitchka, Florida -- to become a bank holding company through the acquisition of Wewahitchka State Bank.  
- Approved, January 4, 2000 (AC)

**Bank Holding Companies**

Chicago

Iowa State Financial Services Corporation, Fairfield, Iowa -- to become a bank holding company through the acquisition of Iowa State Bank and Trust Company, Fairfield; to acquire North Linn Corporation, Coggon, and indirectly acquire Linn County State Bank; and to acquire, through the acquisition of North Linn Corporation, Sister Insurance Agency and engage in a permissible nonbanking activity.

- Approved, January 21, 2000

New York

NCT Holdings, Inc., Greensboro, North Carolina -- to become a bank holding company with respect to its subsidiary, U.S. Trust Company of North Carolina, Greensboro, in connection with the bank's conversion; U.S. Trust Corporation, New York, New York, to acquire shares of U.S. Trust Company of North Carolina; and NCT Holdings, Inc. to retain ownership of its subsidiary, NCT Opportunities Inc., Greensboro, and thereby engage in certain nonbanking activities.

- Approved, January 20, 2000

Minneapolis

Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to acquire Northwest Equity Corporation, Amery, Wisconsin, and Northwest Savings Bank.

- Approved, January 19, 2000

Chicago

Spectrum Bancorporation, Inc., Omaha, Nebraska -- to acquire Citizens Bank, Carlisle, Iowa, a de novo bank, to facilitate the acquisition of certain assets and liabilities of the Hartford-Carlisle Savings Bank from the Federal Deposit Insurance Corporation.

- Approved, January 13, 2000 (AC)

New York

Toronto-Dominion Bank, Toronto, Canada -- to acquire CTUSA, F.S.B., Naples, Florida.

- Approved, January 18, 2000

### **Bank Holding Companies**

#### Atlanta

United Financial Holdings, Inc., St. Petersburg, Florida -- to extend credit to United Insurance Holdings, Inc., and engage in other lending activities.  
- Approved, January 7, 2000 (AC)

#### Atlanta

Wewahitchka State Bank, Employee Stock Ownership Plan, Wewahitchka, Florida -- to acquire shares of Gulf Coast Bancshares, Inc.  
- Approved, January 21, 2000

### **Bank Mergers**

#### Kansas City

Gold Bank, Leawood, Kansas -- to merge with Linn County Bank, La Cygne, and retain branches, and for Linn County Bank to become a member of the Federal Reserve System.  
- Approved, January 20, 2000

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Richmond

North American Vaccine, Inc., Beltsville, Maryland -- deregistration under Regulation U.  
- Approved, January 18, 2000

### **Change In Bank Control**

#### Atlanta

Merchants and Farmers Bancshares, Inc., Eutaw, Alabama -- change in bank control.  
- Permitted, January 21, 2000

#### Kansas City

Whitewater Bancshares, Inc., Whitewater, Kansas -- change in bank control.  
- Permitted, January 20, 2000

### **Competitive Factors Reports**

#### New York

Beacon Federal Credit Union, East Syracuse, New York -- report on competitive factors of the proposed merger with Caney Fork Cooperative Credit Union, McMinnville, Tennessee.  
- Submitted, January 19, 2000

#### Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- reports on competitive factors of the proposed mergers with Matewan National Bank, Williamson, West Virginia, and Matewan Bank, FSB, Paintsville, Kentucky.  
- Submitted, January 21, 2000

#### Minneapolis

Farmers State Bank, Parkston, South Dakota -- report on competitive factors of the proposed merger with Farmers State Bank, Kaylor.  
- Submitted, January 18, 2000

#### Minneapolis

The First National Bank of Bertha-Verndale, Bertha, Minnesota -- report on competitive factors of the proposed merger with West Central Bank, Barrett.  
- Submitted, January 20, 2000

#### San Francisco

First National Bank of Layton, Layton, Utah -- report on competitive factors of the proposed merger with FNB Merger Co.  
- Submitted, January 19, 2000

#### Minneapolis

First Security Bank of Havre, Havre, Montana -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Glasgow and Malta branches of Stockman Bank of Montana, Miles City.  
- Submitted, January 21, 2000

#### Boston

Interim National Bank of Edgartown, Edgartown, Massachusetts -- report on competitive factors of the proposed merger with The Edgartown National Bank.  
- Submitted, January 20, 2000

### **Competitive Factors Reports**

#### New York

North Fork Bank, Mattituck, New York -- reports on competitive factors of the proposed mergers with Jamaica Savings Bank, Lynbrook, and with Reliance Federal Savings Bank, Garden City.

- Submitted, January 19, 2000

### **Extensions Of Time**

#### Kansas City

The Bank of Boulder, Boulder, Colorado -- extension to March 31, 2001, to establish a branch at 100th Avenue and Wadsworth Boulevard, Westminster.

- Granted, January 4, 2000 (AC)

#### Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to May 1, 2000, to acquire shares of Sun Bancorp, Inc., Selinsgrove.

- Granted, January 20, 2000

#### Chicago

Midwest Bank, Hinsdale, Illinois -- extension to January 21, 2001, to establish a branch at 505 North Roselle Road, Roselle.

- Granted, January 21, 2000

### **Membership**

#### San Francisco

Bay Bank of Commerce, San Leandro, California -- to become a member of the Federal Reserve System.

- Approved, January 20, 2000

### **Regulations And Policies**

#### FOMC

Federal Open Market Committee -- modifications to its disclosure procedures.

- Announced, January 19, 2000

**Reserve Bank Operations**

General Counsel

Federal Reserve Bank of New York -- to act as fiscal agent in connection with a proposed issue of U.S. Dollar Bonds by the Inter-American Development Bank.  
- Approved, January 21, 2000

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California.	Newspaper – N/Avail
FBSEA	UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts.	Newspaper – N/Avail
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Societe Generale, Paris, France, to purchase, through its indirect wholly owned subsidiary, Societe Generale Investment Corporation, the equivalent of 27 percent of the outstanding voting equity securities of IPO.COM, Inc, a Delaware corporation, and thereby engage in data processing activities.	Fed Reg – N/Avail

**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Received application from Three Rivers Bancorp, Monroeville, PA on 01/12/2000 to acquire Three Rivers Bank and Trust Company, Monroeville, PA	Fed Reg – 02/11/2000

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i> <i>LrgBk SmBk</i>
None					

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## Section VI – CRA examinations scheduled for 2<sup>nd</sup> Quarter of 2000

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<i>Institution</i>	<i>Location</i>
MidAm Bank	519 Madison Avenue Toledo, OH 43604
Buckeye Community Bank	105 Sheffield Lorain, OH 44055
Settlers Bank	115 Third Street Marietta, OH 45750

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Virginia Heartland Bank, Fredericksburg, Virginia, to establish a branch at the intersection of Route 17 and Greenbank Road (Route 654), Falmouth, Virginia.*	Newspaper - 01/25/2000
Branch	Cenutra Bank, Rocky Mount, North Carolina, to establish a branch at 5700 Lake Wright Drive, Norfolk, Virginia.*	Newspaper - 01/30/2000
Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 1030 Richmond Road, Staunton, Virginia.*	Newspaper - 02/03/2000

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	FNB Corp., Asheboro, North Carolina, to acquire Carolina Fincorp, Inc., Rockingham, North Carolina.*	Fed Reg - 02/17/2000 Newspaper - 02/13/2000
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Hardwick Holding Company, Dalton, Georgia.*	Fed Reg - 02/17/2000 Newspaper - 02/15/2000
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to acquire First Banking Company of Southeast Georgia, Statesboro, Georgia.*	Fed Reg - N/Avail Newspaper - 02/22/2000

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
3(a)(1)	HSB Bancorp, Inc., Hebron, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Hebron Savings Bank, Hebron, Maryland.
3(a)(1)	MCSB Bancorp, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Mutual Community Savings Bank, Inc., SSB, Durham, North Carolina.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for**

**Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at the Albertson's supermarket at 800 S.W. St. Lucie West Boulevard, Port St. Lucie, Florida.	01/31/2000*

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	After-the-fact change in control notification filed by Mr. W. David Sweatt to retain 11.6 percent of the outstanding shares of CNB Holdings, Inc., Alpharetta, Georgia.	

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Birthright, Incorporated, Montgomery, Alabama, prior notification to engage in securities brokerage activities, through a joint venture known as Jackson, Shanklin & Sonia Securities, LLC, New Orleans, Louisiana.	

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1162914	Intervest Bank 625 Court Street Clearwater, Florida 33756 (813) 442-2551	09/27/1999	01/17/2000	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Horizon Bancorp Michigan City, Indiana By Horizon Bancorp Employees' Stock Bonus Plan Trust	Fed Reg – 02/07/2000 Newspaper – N/Avail
CIC	Bay Port Financial Corporation Bay Port, Michigan By Edwin Henry Eichler	Fed Reg – 02/07/2000 Newspaper – 01/28/2000
3(a)(1)	The Leaders Group, Inc.* Oak Brook, Illinois The Leaders Bank (in organization) Oak Brook, Illinois	Fed Reg – N/Avail Newspaper – 11/24/1999
3(a)(1)	Woodland Financial Group, L.L.C.* Oak Brook, Illinois The Leaders Group, Inc. Oak Brook, Illinois The Leaders Bank (in organization) Oak Brook, Illinois	Fed Reg – N/Avail Newspaper – 02/12/2000
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Black Mountain Community Bank (in organization) Henderson, Nevada	Fed Reg – 11/15/1999 Newspaper – 11/14/1999
3(a)(3)	Sun Community Bancorp Limited* Phoenix, Arizona Black Mountain Community Bank (in organization) Henderson, Nevada	Fed Reg – 11/15/1999 Newspaper – 11/14/1999
3(a)(3)	Nevada Community Bancorp Limited* Las Vegas, Nevada Black Mountain Community Bank (in organization) Henderson, Nevada	Fed Reg – 11/15/1999 Newspaper – 11/14/1999

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
S/R	Madison Holding Company Winterset, Iowa To redeem 124 shares of common stock

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
60143	Comerica Bank 500 Woodward Avenue Detroit, Michigan 48226 (313) 222-3300	04/05/1999	01/18/2000	O	X	

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Notice involving LBT Bancshares, Inc., Litchfield, Illinois, by David R. Flemming, Litchfield, Illinois. (Previously reported during the week ending January 15, 2000)	Newspaper – 2/5/2000 Fed Reg – 2/10/2000
3(a)(5)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire Piedmont Bancorporation, Hillsborough, North Carolina.	Newspaper – 2/20/2000 Fed Reg – 2/17/2000

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
904359	Century Bank of the Ozarks Gainesville, Missouri	9/13/1999	1/17/2000	O		X

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
Member	Ravenna Bank, Ravenna, Nebraska, for prior approval to become a member of the Federal Reserve System.	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
227151	Union State Bank Arkansas City, Kansas	11/01/1999	01/20/2000	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 22, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	United Central Bank, Garland, TX, to establish a branch office at 5910 Hillcroft, Houston, TX, 77036*	01/31/2000

\*Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Charles Burgess and C. Jane Burgess, Amarillo, TX, to acquire an interest in Herring Bancorporation, Inc., Vernon, TX (previously reported the week ending January 1, 2000)	Fed Reg – 01/27/2000 Newspaper – 02/04/2000
3(a)(3)	Mesquite Financial Service, Alice, TX, to acquire Falfurrias State Bank, Falfurrias, TX* (previously reported the week ending January 8, 2000)	Fed Reg – 02/15/2000 Newspaper – 01/28/2000

\*Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
199463	Van Horn State Bank 100 East Broadway Van Horn, Texas 79855	10/12/1999	01/22/2000	O		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 22, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First Community Bancorp, Rancho Santa Fe, California, to become a bank holding company by acquiring Rancho Santa Fe National Bank, Rancho Santa Fe, California, and First Community Bank of the Desert, Indian Wells, California. *	Newspaper - 02/16/2000 Fed Reg - 02/17/2000
3(a)(3)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital, LLC, Castle Creek Capital Partners Fund-I, LP, Castle Creek Capital Partners Fund-IIa, LP, and Castle Creek Capital Partners Fund-IIb, LP, to acquire up to 35 percent of First Community Bancorp, all of Rancho Santa Fe, California. *	Newspaper - 02/16/2000 Fed Reg - 02/17/2000
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Napa National Bancorp, Napa, California, and thereby indirectly acquire their wholly-owned subsidiaries. *	Newspaper - 02/18/2000 Fed Reg - N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, to acquire Ragen MacKenzie Group, Inc., Seattle, Washington, and thereby engage in section 20 activities.	Fed Reg - 02/07/2000

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
Member	Heritage Bank of Commerce, San Jose, California, to become a member of the Federal Reserve System.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	